THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRIMATI SURYAKANTA PATIL): (a) Yes Sir, as per the findings of 58th round of the National Sample Survey (NSS), the contribution of Government banks for housing finance is about 6.5% for construction of houses in the rural areas.

(b) to (d) As per the findings of the Survey, the contribution of money lenders, friends and relatives for housing finance is about 18% in the rural areas. To reduce the dependence of money lenders, friends and relatives, the Government have started a Scheme called Golden Jubilee Rural Housing Finance Scheme in 1997 under which National Housing Bank (NHB) provides financial assistance by way of refinance to eligible primary lending institutions against the individual housing loans, NHB extends a concession of 0.5% as compared to its normal refinance rates for disbursement under Golden Jubilee Rural Housing Finance Scheme.

Under the Scheme, the loan is provided to various segments of the society specially the middle lower income groups in the rural areas. The annual targets have been progressively enhanced from 50,000 dwelling units in 1997 to the level to 2.05 lakh dwelling units for the year 2004-2005. Under the Scheme, about 13 lakh dwelling units have been financed from 1997 till date. In additional, under Indira Awaas Yojana (IAY), assistance in the form of grant-in-aid is provided to the BPL households for construction of houses in the rural areas. Since inception of the Scheme i.e. 1985-1986 till date, about 126 lakhs houses have been constructed.

Separate body in National Institute for Rural Development

4470. SHRI V. HANUMANTHA RAO: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether Government has set up a separate body in the Naitonal Institute for Rural Development, Hyderabad to deal with disaster management and rural reconstruction;

(b) whether this body operates under the jurisdiction of the NIRD;

(c) to what extent this new body has the expertise and capability;

(d) whether it is a fact that adequate funds have not been channeled for this new body; and

(e) the details of the status of this matter and relevance and utility?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI A. NARENDRA): (a) No, Sir. However, National Institute of Rural Development, Hyderabad has a Centre for Agrarian Studies & Disaster Mitigation which *inter-alia* develops training capabilities and examines issues in the field of disaster mitigation.

(b) The Centre functions within NIRD.

(c) There is no new body. However, the existing Centre has a team of qualified and experienced faculty supported by a pool of experts in various subjects like applications of GIS and remote sensing, natural resource management and environment, local government administration, micro-planning etc. available from other Centres of the Institute.

(d) The Centre is a part of the NIRD and does not have separate funding.

(e) NIRD is an autonomous organization at national level for training, research, action research, etc. in the field of rural development and poverty alleviation. As the disasters comprise an important factor affecting the development process, NIRD is conducting several training programmes, workshops, seminars and studies in the area of disaster management.

Community based disaster management at the Gram Panchayat level

4471. SHRIMATI S.G. INDIRA: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether it is a fact that National Institute of Rural Development (NIRD) had suggested to the Government the community based disaster management on the Gram Panchayat level because it was only the community that provide help in crucial initial hours;

(b) if so, the steps taken by Government in this regard;

(c) whether it is also a fact that the said Institute had also suggested different strategies for common calamities; and

(d) if so, the details thereof and the action taken by Government in this regard?